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Fill in this information to identify your case:	
United States Bankruptcy Court for the:  Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11 Chapter 12 Chapter 13

#### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Kenneth	
Write the name that is on	First name	First name
your government-issued picture identification (for	Middle name	Middle name
example, your driver's license or passport	Nickerson	
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX1066	XXX - XX-
Security number or federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

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Debtor 1 Kenneth First Name	Nickerson Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	4100 S Filip Ave Apt 2	If Debtor 2 lives at a different address:
	4129 S Ellis Ave Apt 3 Number Street	Number Street
	Chicago Illinois 60653 City State Zip Code	City State Zip Code
	Cook	County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	City State Zip Code	City State Zip Code
<ol> <li>Why you are choosing this district to file for bankruptcy</li> </ol>	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Kenneth		Nickerson	_ Case number (if kno	own)
First Name	Middle Name	Last Name		
Part 2: Tell the Court Abo	out Your Bankruptcy Case			
7. The chapter of the Bankruptcy Code you are choosing to file under		ription of each, see <i>Notice Re</i> Also, go to the top of page 1 an		C. § 342(b) for Individuals Filing for opriate box.
8. How you will pay the fee	more details about how cashier's check, or mon may pay with a credit ca  I need to pay the fee in Individuals to Pay Your  I request that my fee be judge may, but is not rethe official poverty line	you may pay. Typically, if yney order If your attorney and or check with a pre-print in installments. If you choose Filing Fee in Installments (or ewaived (You may request equired to, waive your fee, at that applies to your family, you must fill out the Appli	you are paying the is submitting you attend address.  se this option, signofficial Form 103 attends this option only and may do so on size and you are to see the submitted in the second size and you are to see the submitted in the second size and you are to second size and you are second size and you a	the clerk's office in your local court for e fee yourself, you may pay with cash, r payment on your behalf, your attorney an and attach the <i>Application for BA</i> ).  If you are filing for Chapter 7. By law, a ly if your income is less than 150% of unable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official
9. Have you filed for bankruptcy within the last 8 years?	No.  Yes. District  District  District	Whe	MM / DD / YYYY m MM / DD / YYYY	Case number  Case number  Case number
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District	<u>W</u> he	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11. Do you rent your residence?	✓ No. Go to line  Yes. Fill out <i>Initi</i>	12.		b you want to stay in your residence?  St You (Form 101A) and file it with

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Debtor 1 Kenneth Nickerson \_\_ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Kenneth Nickerson Case number (if known)
First Name Middle Name Last Name

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan. Attach a copy of the certificate and the payment plan. The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you are not eligible to file. I certify that I asked for credit counseling services I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: Incapacity. I have a mental illness or a mental Incapacity. I have a mental illness or a mental deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Kenneth Nickerson Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Kenneth Nickerson Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 12/30/2016 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Kenneth		Nickerson	Case number (if k	rnown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the Iso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	. ,			ules filed with the petition is incorrect.
attorney, you do not	•	, ,		•
need to file this page.	/s/ Mike Miller		Date	12/30/2016
	Signature of Attorney f	or Debtor		M / DD / YYYY
	eig.iaiaie ei / iiie.iie) i	0. 200.0.		
	Mike Miller			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3122568728	Email address	mmiller@semradlaw.com
				·
			Illinois	
	Bar number		State	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Kenneth		Nickerson	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number (If known)				

Check if this is an
amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
I. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	·
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,775.00
1c. Copy line 63, Total of all property on Schedule A/B.	\$2,775.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
s. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$9,514.20
Your total liabilities	\$9,514.20
	<u></u>
. Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$752.00

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Deb	otor 1 Kenneth		Nickerson	Case number (if known)	
Part	First Name 4: Answer These Que	Middle Name stions for Administrativ	Last Name re and Statistical Recor	rds	
[	No. You have nothing to	•		it this form to the court with your other s	chedules.
7. <b>v</b>	family, or household purp	y consumer debts. Consum lose. 11 U.S.C. § 101(8). Fil larily consumer debts. You	out lines 8-10 for statistical	by an individual primarily for a personal, purposes. 28 U.S.C. § 159.  This part of the form. Check this box and s	submit
	From the Statement of You Form 122A-1 Line 11; <b>OR</b> , F			nthly income from Official	\$17.00
9.	Copy the following specia	I categories of claims fron	n Part 4, line 6 of Schedule	E/F:	
	From Part 4 on Schedule	E/F, copy the following:		Total claim	
	9a. Domestic support obliga	ations (Copy line 6a.)		\$0.00	
	9b. Taxes and certain other	debts you owe the governm	ent. (Copy line 6b.)	\$0.00	
	9c. Claims for death or person	onal injury while you were in	toxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy lin	e 6f.)		\$0.00	
	9e. Obligations arising out of priority claims. (Copy line 6g		divorce that you did not repo	ort as \$0.00	
	9f. Debts to pension or prof	it-sharing plans, and other s	milar debts. (Copy line 6h.)	\$0.00	

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to	identify your ca	ase:		-	Ī		
					NP all acceptance			
Debtor 1	Kenneth First Nar	ne	Middle N	lame	Nickerson  Last Name			
Debtor 2								
(Spouse, if fil	First Nar	ne	Middle N	lame	Last Name			
United Sta	ates Bankruptcy	Court for the:	Northern		District of Illinois (State)			
Case num (If known)	ber				(0.000)			
Officia	ıl Form 1	06A/B				<u></u>		Check if this is an amended filing
Sched	dule A/E	: Prope	rty					12/1
category v responsibl write your	where you thin e for supplying name and cas	k it fits best. B g correct inforr se number (if k	e as complete a nation. If more s nown). Answer e	nd ac pace very	asset only once. If an asset fits in m curate as possible. If two married pe is needed, attach a separate sheet i question. r Other Real Estate You Own or	eople are to this fo	e filing together, both a orm. On the top of any a	re equally
			_					
1. Do you	No. Go to Part		uitable interest i	ın an <u>ı</u>	<i>y</i> residence, building, land, or similar	r properi	y :	
	Yes. Where is t	he property?						
1.1	Olare Landstone	W No. 1-1	- University of the Control		at is the property? Check all that apply Single-family home	/.	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> nims Secured by Property.
	Street address,	if available, or c	other description	П	Duplex or multi-unit building			
					Condominium or cooperative		Current value of the entire property?	Current value of the portion you own?
					Manufactured or mobile home			<u> </u>
	Number	Street			Land		Describe the nature o	f vour ownership
					Investment property		interest (such as fee s	simple, tenancy by
	City	State	Zip Code		Timeshare Other		the entireties, or a life	e estate), if known.
	·		·		o has an interest in the property? Ch	ieck	Check if this is co	mmunity property
				one				
				Н	Debtor 1 only Debtor 2 only			
				H	Debtor 1 and Debtor 2 only			
				H	At least one of the debtors and another			
					er information you wish to add abou		m such as local	
					perty identification number:	t this ite	m, such as local	
If you	own or have m	ore than one, lis	st here:					
				Wha	at is the property? Check all that apply	/.		claims or exemptions. Put red claims on <i>Schedule D:</i>
1.2	Street address.	if available, or o	other description	Ш	Single-family home			nims Secured by Property.
		,	, , , , , , , , , , , , , , , , , , , ,		Duplex or multi-unit building		Current value of the	Current value of the
				Ш	Condominium or cooperative		entire property?	portion you own?
				ш	Manufactured or mobile home			
	Number	Street		Н	Land Investment property		Describe the nature o	f your ownership
				H	Timeshare		interest (such as fee s the entireties, or a life	
	City	State	Zip Code	H	Other			e estate), il kilowii.
					o has an interest in the property? Ch	ieck	Check if this is co	mmunity property
				one	Debtor 1 only			
				H	Debtor 2 only			
				H	Debtor 1 and Debtor 2 only			
				H	At least one of the debtors and another			
				С÷.	er information you wish to add abou		m such as local	
					perty identification number:	t tins ite	iii, sucii as lucal	

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Debtor 1	Kenneth First Name	Middle Name	Nickerson Last Name	Case number	(if known)	
1.3 Stre	et address, if available, or otl	v	What is the property? Check all that  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home  Land	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.  Current value of the portion you own?
Nun City	nber Street State	Zip Code	Investment property Timeshare Other		Describe the nature of interest (such as fee sthe entireties, or a life	imple, tenancy by
		] ] ] ]	Who has an interest in the propert Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ar	nother	Check if this is co (see instructions)  Such as local	mmunity property
	the dollar value of the poi ve attached for Part 1. Wr	tion you own for a	<b>.</b>	uding any entrie	s for pages	
	Describe Your Vehicle		in any vehicles, whether they are	registered or no	nt? Include any vehicles	
you own t	hat someone else drives. If y uns, trucks, tractors, sport ut	ou lease a vehicle, a	also report it on Schedule G: Executo	-	-	
3.1	Make Model: Year:	Ford Freestar 2006	Who has an interest in the proone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage:  Other information:	180000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a  Check if this is community instructions)		Current value of the entire property? \$2050.00	Current value of the portion you own? \$2050.00
3.2	Make Model: Year:		Who has an interest in the proone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors at Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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	First Name	Middle Name	Last Name			
3.3	Make		Who has an interest in the prop	erty? Check	Do not deduct secured	· ·
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors vvno Have Cia	aims Secured by Propert
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors an	d another		
			Check if this is community	property (see		
			instructions)			
3.4	Make		Who has an interest in the prop	erty? Check	Do not deduct secured	claims or exemptions. F
	Model:		one.		the amount of any secu	
	Year:		Debtor 1 only		Creditors Who Have Cla	aims Secured by Propert
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors an	d another		
			Check if this is community instructions)	property (see		
Exan			er recreational vehicles, other veh t, fishing vessels, snowmobiles, moto			
Exan	nples: Boats, trailers, motors No Yes Make		t, fishing vessels, snowmobiles, moto  Who has an interest in the prop	orcycle accessori	es  Do not deduct secured	· ·
Exan	nples: Boats, trailers, motors No Yes		t, fishing vessels, snowmobiles, moto	orcycle accessori	Do not deduct secured the amount of any secu	· ·
Exan	nples: Boats, trailers, motors No Yes Make Model:		t, fishing vessels, snowmobiles, moto  Who has an interest in the propone.	orcycle accessori	Do not deduct secured the amount of any secu	ıred claims on <i>Schedule</i>
Exan	nples: Boats, trailers, motors No Yes Make Model: Year:		t, fishing vessels, snowmobiles, moto  Who has an interest in the propone.  Debtor 1 only	orcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule aims Secured by Propert
Exan	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the propone.  Debtor 1 only Debtor 2 only	prcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Propert Current value of the
Exan	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the propone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an	perty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Propert Current value of the
Exan	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		who has an interest in the propone.  Debtor 1 only Debtor 2 only Debtor 2 only	perty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	rred claims on Schedule nims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:		Who has an interest in the propone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community	perty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?	rred claims on Schedule nims Secured by Propert Current value of the
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:		Who has an interest in the propone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)	perty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property?  Do not deduct secured the amount of any secured.	claims or Schedule of the portion you own?
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:		Who has an interest in the propone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions) Who has an interest in the prop	perty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property?  Do not deduct secured the amount of any secured.	red claims on Schedule aims Secured by Propert Current value of the portion you own?  claims or exemptions. F
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:		Who has an interest in the propone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)  Who has an interest in the propone.	perty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property?  Do not deduct secured the amount of any secured.	claims or Schedule of the portion you own?
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:		Who has an interest in the propone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)  Who has an interest in the propone. Debtor 1 only	perty? Check d another property (see	Do not deduct secured the amount of any secucreditors Who Have Classifications and the entire property?  Do not deduct secured the amount of any secucreditors Who Have Classifications who Have Classifications are considered to the entire property?	red claims on Schedule aims Secured by Propert Current value of the portion you own?  claims or exemptions. F ured claims on Schedule aims Secured by Propert
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model: Year: Approximate mileage:  Other information:  Make  Model: Year: Approximate mileage:		Who has an interest in the propone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors an Check if this is community instructions)  Who has an interest in the propone. Debtor 1 only Debtor 2 only	perty? Check d another property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims or schedule of the portion you own?  claims or exemptions. Fured claims on Schedule of the portion you own?  claims or exemptions. Fured claims on Schedule of the current value of the

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Debtor 1 Kenneth Nickerson Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Furniture and household goods \$300.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... TVs \$175.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$250.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$725.00 for Part 3. Write that number here .....

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Debtor 1 Kenneth Nickerson Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$0.00 17.1. Checking account: JPMorgan Chase 17.2. Checking account: 17.3. Savings account: JPMorgan Chase \$0.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb	tor 1 Kenneth		Nickerson	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers ents are those you cannot transfe	checks, promissory no	tes, and money orders.	
	<b>✓</b> No				
	Yes. Give specific information about them	Issuer name:			
					_
21.	Retirement or pension Examples: Interests in IF		), thrift savings accounts	s, or other pension or profit-sharing plans	
	<b>✓</b> No				
	Yes. List each	Type of account:	Institution name:		
	account separately.	401(k) or similar plan:			
	Sopulatory.	Pension plan:			
		IRA:			_
		Retirement account:			
		Keogh:			_
		Additional account:			
		Additional account:	-		- ·
22.		prepayments d deposits you have made so that with landlords, prepaid rent, publi			
	Yes	Electric:			
		Gas:			-
					_
		Heating oil:	-		-
		Security deposit on rental unit:			-
		Prepaid rent:	-		
		Telephone:			_
		Water:			_
		Rented furniture:			
		Other:			_
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	r a number of years)	
	<b>✓</b> No				
	Yes	Issuer name and description:			
	_				
					-

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Debt	or 1 Kenneth	Nickerson Case number (if known)	
0.4	First Name	Middle Name Last Name	
24.		an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition progra 530(b)(1), 529A(b), and 529(b)(1).	m.
	✓ No Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
25.		able or future interests in property (other than anything listed in line 1), and rights or powers or your benefit	
	✓ No  Yes. Desc	orihe	
	163. 2630		
26.		yrights, trademarks, trade secrets, and other intellectual property ernet domain names, websites, proceeds from royalties and licensing agreements	
	✓ No		
	Yes. Desc	ribe	
27.		nchises, and other general intangibles	
	No No	ilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	Yes. Desc	pribe	
Mor	ney or proper	rty owed to you?	Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or proper		portion you own? Do not deduct secured
	Tax refunds ov	wed to you	portion you own?  Do not deduct secured claims or exemptions.
	Tax refunds ov  ✓ No  — Yes. Give s abou	wed to you  specific information ut them, including whether	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds ov  No Yes. Give s abou you a	wed to you specific information Federal:	portion you own?  Do not deduct secured claims or exemptions.
28.	Tax refunds ov  No Yes. Give s abou you a and t	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ov  No Yes. Give s abou you a and t  Family suppor Examples: Past	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ov  No Yes. Give s abou you a and t  Family suppor Examples: Past	specific information ut them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds ov  No Yes. Give s abou you a and t  Family suppor Examples: Past	specific information It them, including whether already filed the returns the tax years  Local:  rt t due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlen	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00
28.	Tax refunds ov  No Yes. Give s abou you a and t  Family suppor Examples: Past	specific information  It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  sent \$0.00
28.	Tax refunds ov  No Yes. Give s abou you a and t  Family suppor Examples: Past	specific information  It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  ent  \$0.00 \$0.00
28.	Tax refunds ov  No Yes. Give s abou you a and t  Family suppor Examples: Past No Yes. Give s	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  sent \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ov  No Yes. Give s about you a and t  Family suppor Examples: Past No Yes. Give s  Other amount Examples: Unp	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  sent \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ov  No  Yes. Give s abou you a and t  Family suppor Examples: Past  No  Yes. Give s  Other amount Examples: Unp Soci	specific information  If them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  sent \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ov  No Yes. Give s abou you a and t  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unp Soci	specific information  If them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  sent \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Kenneth		Nickerson	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance policies	acuranas haalth ac	wings assount (USA); gradit	homeowner's, or renter's insurance	
	Examples. Health, disability, of life if	isurance, neam sa	avings account (HSA), credit,	nomeowners, or terriers insurance	
	<b>✓</b> No	Con	npany name:	Beneficiary:	Surrender or refund value
	Yes. Name the insurance comp	any	rparty marrio.	Borronolary.	Carronadi di Tolana Valac
	of each policy and list its value.	···· <u> </u>			<u> </u>
					<u> </u>
32.	Any interest in property that is d			cy, or are currently entitled to receive	
	property because someone has die		eds from a me msurance poin	cy, or are currently entitled to receive	
	No No				
	Yes. Describe				
33.	Claims against third parties, whe	ther or not you h	ave filed a lawsuit or made	e a demand for payment	
	Examples: Accidents, employment	disputes, insurance	e claims, or rights to sue		
	<b>✓</b> No				
	Yes. Describe				
34.	Other contingent and unliquidat	ed claims of ever	y nature, including counter	claims of the debtor and rights	
	to set off claims				
	<b>✓</b> No				
	Yes. Describe				
	_				
25	Any financial coasts you did not	alua a du liat			
35.	Any financial assets you did not	aiready iist			
	✓ No				
	Yes. Describe				
36.	Add the dollar value of all of you	entries from Par	rt 4, including any entries f	or pages you have attached	
	for Part 4. Write that number her	е		<b>&gt;</b>	
Part	5: Describe Any Business-R	elated Propert	y You Own or Have an I	nterest In. List any real estate in P	art 1.
37.	Do you own or have any legal or	equitable interes	t in any business-related p	roperty?	
	No. Go to Part 6.				Current value of the
					portion you own?
	Yes. Go to line 38.				Do not deduct secured claims or exemptions
38.	Accounts receivable or commiss	ions vou already	earned		or exemptions
00.		.c.io you aireauy	ouou		
	✓ No				
	Yes. Describe				
30	Office equipment, furnishings, ar	nd supplies			
<b>υ</b> σ.			dems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, e	electronic devices
	■ Na	,			
	✓ No				
	Yes. Describe				

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Deb	tor 1 Kenneth	Nickerson	Case number (if known)	
1.0	First Name	Middle Name Last Name		
40.	machinery, fixtures, e	quipment, supplies you use in business, and too	ols of your trade	
	<b>✓</b> No			
	Yes. Describe			
	<del></del>			
11	Inventory			
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
42	Interests in partnersh	ins or joint ventures		
		pe or joint vontaros		
		Name of entity:	% of ownership:	
	Yes. Give specific	,	·	
	information about them			
				<u> </u>
43	Customer lists, mailing	lists, or other compilations	· -	<del>-</del>
	— ·	,		
	No No		1:- 11 11 0 0 0 101/11 0 0 0	
	Yes. Do your lists if	nclude personally identifiable information (as defined	TIN 11 U.S.C. § 101(41A))?	
	No			
	Yes. Desc	ibe		
44.	Any business-related	property you did not already list		
	<b>✓</b> No			
	Yes. Give specific	<del></del>		
	information			<u> </u>
				<del></del>
				<u> </u>
45 A	dd the dellar value of s	Il of your antries from Part 5 including any ant	ries for pages you have attached	
		II of your entries from Part 5, including any enti		
<u> </u>				
Pari		arm- and Commercial Fishing-Related Prointerest in farmland, list it in Part 1.	operty You Own or Have an Interest In.	
46.	Do you own or have a	ny legal or equitable interest in any farm- or co	mmercial fishing-related property?	
	No. Go to Part 7.			Current value of the portion you own?
	Yes. Go to line 47.			Do not deduct secured claims
	_			or exemptions
47.	Farm animals			
	Examples: Livestock, p	ouitry, farm-raised fish		
	<b>✓</b> No			
	Yes. Describe			

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Debt	tor 1 Kenneth		Nickerson	Case number (if known)	
	First Name	Middle Name L	ast Name		
48.	Crops-either growing or	harvested			
	<b>✓</b> No				
	Yes. Describe				
	Troc. Booonibo				
49.	Farm and fishing equipr	nent, implements, machinery, fixture	es, and tools of trade		
	□ No				
	✓ No				
	Yes. Describe				
50.	Farm and fishing supplie	es, chemicals, and feed			
		,			
	✓ No				
	Yes. Describe				
51.	Any farm- and commerc	ial fishing-related property you did	not already list		
		, , ,	•		
	✓ No				
	Yes. Describe				
				Γ	
		of your entries from Part 6, includin		-	
• • • • • • • • • • • • • • • • • • •	art o. write that number	iere			
Part	7 Describe All Prop	erty You Own or Have an Intere	set in That You Did N	ot List Above	
				ot List Above	
55.		erty of any kind you did not already l country club membership	istr		
	Yes. Give specific information				
	L				
54. A	dd the dollar value of all	of your entries from Part 7. Write th	at number here		<u> </u>
	I intiliza Tatala af I	To all Doub of this Farms			
Part	8: List the Totals of I	Each Part of this Form			<del></del>
55 <b>I</b>	Part 1: Total real estate	line 2		•	
00.1	art ii rotai roai ootato,		••••••		
56. <b>r</b>	part 2 total vehicles, line	5	¢2050.00		
	•		\$2050.00		
57. <b>P</b>	'art 3: Total personal and	household items, line 15	\$725.00		
58. <b>P</b>	art 4: Total financial ass	ets, line 36			
59 <b>I</b>	Part 5: Total business-rel	ated property line 45			
60. <b>I</b>	Part 6: Total farm- and fis	shing-related property, line 52			
61. <b>I</b>	Part 7: Total other proper	ty not listed, line 54			
62 7	Total nersonal property	Add lines 56 through 61			
J	. S.a. porsonai property. /		\$2775.00	Copy personal property total	+ \$2775.00
				copy polatinal property total P	
					\$2775.00
63. <b>T</b>	otal of all property on Sc	hedule A/B. Add line 55 + line 62			

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Kenneth		Nickerson	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(State)	

#### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identity the Property You Clair	n as Exempt		
1.		•	, ,	
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(	2)	
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
	Brief description: Ford Freestar, 2006 Line from Schedule A/B: 03	\$2,050.00	\$2,050.00; \$0.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Brief description: Checking account, JPMorgan Chase Line from Schedule A/B: 17	\$0.00	\$0  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?	

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Debtor 1 Kenneth Nickerson Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$0.00 description: **✓** \$0 Savings account, 100% of fair market value, up to any JPMorgan Chase applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(b) Brief \$300.00 description: **V** \$300.00 Furniture and household 100% of fair market value, up to any goods applicable statutory limit Line from Schedule A/B: 06 735 ILCS 5/12-1001(a) Brief description: \$250.00 **✓** \$250.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 735 ILCS 5/12-1001(b) Brief

\$175.00

100% of fair market value, up to any

applicable statutory limit

\$175.00

description:

TVs

Schedule A/B:

Line from

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Fill in this info	ormation to identify your ca	ase:				
Debtor 1	Kenneth		Nickerson			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)	r					
Official	Form 106D					Check if this is an amended filing
Sched	ule D: Credit	ors Who Ha	ve Claims Secur	ed by Prop	erty	12/15
more space i			e are filing together, both are eq nber the entries, and attach it to			
1. Do any	creditors have claims s	ecured by your proper	ty?			
<b>✓</b> No.	. Check this box and subr	nit this form to the court v	with your other schedules. You ha	ave nothing else to repo	ort on this form.	
Yes	s. Fill in all of the informatio	n below.				
Part 1: Lis	t All Secured Claims					
for each		ditor has a particular claim,	red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any

this claim

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Fill in	n this infor	mation to identify your o	.3ce.					
			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					
Debt	tor 1	Kenneth	NAC-L-III - NI	Nickerson				
		First Name	Middle Name	Last Name				
Debt	tor 2 use, if filing)	First Name	Middle Name	Last Name				
(0000	aco,	i iist ivaille	Middle Name	Last Name				
Unite	ed States E	Bankruptcy Court for the:	Northern	District of Illinois				
Cook	e number			(State)				
(If kno					<del></del>			
Off	icial F	orm 106E/F				Ch	eck if this is ar	n amended filing
Be as other Form claim	s completer party to a 106A/B) as that are entries in t vn).	e and accurate as poss any executory contract and on Schedule G: Exe e listed in Schedule D: ( he boxes on the left. At	ible. Use Part 1 for credit s or unexpired leases tha ecutory Contracts and Un Creditors Who Hold Claim	ors with PRIORITY clait could result in a clair expired Leases (Officials Secured by Property.	ms and Part 2 for creditors with Also list executory contracts Form 106G). Do not include a lf more space is needed, copy e top of any additional pages, v	s on <i>Sched</i> ny credito the Part y	<i>lule A/B: Prop</i> ers with partia ou need, fill i	perty (Official ally secured it out, number
1.		reditors have priority un Go to Part 2.	nsecured claims against y	you?				
2.	listed, idea As much Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both prior	ity and nonpriority amous rding to the creditor's nar particular claim, list the c		both priorit	y and nonpric	rity amounts.
						Total	Priority	Nonpriority

claim

amount

amount

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Debtor 1 Kenneth Nickerson Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 CHASE CARD \$2,092.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4/1/2016 PO BOX 15298 Number As of the date you file, the claim is: Check all that apply. Contingent WILMINGTON 19850 Unliquidated City Zip Code State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_\_ CreditCard Is the claim subject to offset? **✓** No Yes 4.2 City of Chicago Department of Revenue \$4,625.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 121 North LaSalle Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60602 Illinois Chicago Zip Code Disputed City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify \_ Unsecured Is the claim subject to offset? **✓** No Yes Fingerhut \$1,500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7075 Flying Cloud Drive Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 55344 Eden Prairie Minnesota City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Unsecured Is the claim subject to offset? **✓** No Yes

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Debtor 1 Kenneth Nickerson Case number (if known) Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning w	rith 4.5, followed by 4.6, and so forth.	Total claim
4.4	I C SYSTEMS INC Nonpriority Creditor's Name PO BOX 64378 Number Street	- Last 4 digits of account number 5001  When was the debt incurred? 12/1/2014  As of the date you file, the claim is: Check all that apply.  Contingent	\$197.00
	SAINT PAUL Minnesota 55164 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	Unliquidated Disputed  Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  On Collection; Collecting for ORIGINAL CREDITOR: ATT Other. Specify MIDWEST	
4.5	Social Secuirty Nonpriority Creditor's Name 1500 Woodlawn Drive Number Street  Office of Central Operations  Baltimore Maryland 21241 City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  Yes	When was the debt incurred?	\$1,099.20
4.6	Verizon Wireless - Bankruptcy Nonpriority Creditor's Name 500 Technology Drive, Suite 550 Number Street  Saint Charles Missouri 63304 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  ✓ No  Yes	Last 4 digits of account number  When was the debt incurred? n/a  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify Notice Only	\$1.00

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THISTING	ne widde warie Last warie			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	tatistical reporting purposes	s only
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.  6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	oe. Total. Add lilles oa tillough od.	oe.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
		e:	\$9,514.20	
	<ol><li>Other. Add all other nonpriority unsecured claims. Write that amount here.</li></ol>	6i.		
	6j. Total. Add lines 6f through 6i.	6j.	\$9,514.20	

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Fill in this infor	mation to identify your c	ase:				
Debtor 1	Kenneth		Nickerson	Nickerson		
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number			(Giais)			
(If known)						

#### Official Form 106G

### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		D	ocument i	age 20 0	1 04
Fill in this inf	ormation to identify your o	case:			
Debtor 1	Kenneth		Nickerson		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case numbe (If known)	er		(Otato)		
					Check if this is an amended filing
Officia	Form 106H				
Schedu	ile H: Your Co	debtors			12/15
1. Do you  No	es .	<b>,</b>	·		or.)  unity property states and territories include Arizona, California,
Idaho, L	ouisiana, Nevada, New Me			- '	unity property states and termones include Alzona, Galiothia,
	o. Go to line 3. es. Did your spouse, form	er spouse, or legal equiva	alent live with you at	the time?	
	No	, ,	,		
	Yes. In which communi	ty state or territory did yo	u live?	Fill in	n the name and current address of that person.
	Name of your spouse,	former spouse, or legal equ	ivalent		
	Number Street				
	City	State	Ziį	p Code	
	· · · · · ·	-	•		pouse is filing with you. List the person shown in line 2 ted the creditor on <i>Schedule D</i> (Official Form 106D),

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Official Form 106H Schedule H: Your Codebtors page 1

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Fill in this informat	ion to identi <u>fy</u>	your case:						
		,	Nielco	<b>****</b>				
Debtor 1 Kenn First	netri Name	Middle Name	Nicke Last N			01	Later (Indiana)	
Debtor 2							ck if this is:	
(Spouse, if filing) First	Name	Middle Name	Last N	lame		ША	n amended filing	
United States Bankri	uptcy Court for	Northern	District of II	linois			supplement showing pox penses as of the followi	
the:			(8	State)	_	6.	Apenses as or the rollowi	ng date.
Case number (If known)						N	MM / DD / YYYY	
Official For	m 106l							
Schedule I:		come						12/ <sup>-</sup>
information about	your spouse. I ace is needed . Answer ever	•	d your spou	se is n	ot filing with yo	ou, do n	ot include information	n about your
		•	Debtor :	1			Debtor 2	
<ol> <li>Fill in your emplinformation.</li> </ol>	oyment		Debtoi	'			Debtor 2	
If you have more	than one job	Employment status	Emplo	oyed			Employed	
attach a separate	page with		✓ Not E	mployed	d		Not Employed	
information about employers.	t additional	Occupation	_				_	
	account or							
Include part time, self-employed wo		Employer's name						
Occupation may i		Employer's address	Number St	reet			Number Street	
			City		State Zip	Code	City S	ate Zip Code
			City		State Zip	Code	City 3	ate Zip Code
		How long employed there?						
Part 2: Give De	tails About M	Ionthly Income						
spouse unless you a	are separated.	he date you file this forn				-		
If you or your non-fi more space, attach		e more than one employer, et to this form.	combine the	informa	·	oyers for	that person on the lines  For Debtor 2 or	below. If you need
					For Debtor 1		non-filing spouse	
		ary, and commissions (befo calculate what the monthly		2.		0.00		_
3. Estimate and I	ist monthly over	time pay.		3	+ \$	00.00		
4. Calculate gros	ss income. Add li	ne 2 + line 3.		4.		\$0.00		

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Debto		Vickerson	Case numbe	r <i>(if</i>	
	First Name Middle Name I	_ast Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Con	y line 4 here	<b>→</b> 4.	\$0.00		
-	all payroll deductions:				
5a.	Tax, Medicare, and Social Security deductions	5a.	\$0.00		
5b.	Mandatory contributions for retirement plans	5b.	\$0.00		
5c.	Voluntary contributions for retirement plans	5c.	\$0.00		
5d.	Required repayments of retirement fund loans	5d.	\$0.00		
5e.	Insurance	5e.	\$0.00		
5f.	Domestic support obligations	5f.	\$0.00		
5g.	Union dues	5g.	\$0.00		
5h.	Other deductions. Specify:	_ 5h. +	\$0.00 +		
6. <b>Add</b> +5h.	I the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5	f + 5g 6.	\$0.00		
7. Cal	culate total monthly take-home pay. Subtract line 6 from line	4. 7.	\$0.00		
8. List	all other income regularly received:				
8a.	Net income from rental property and from operating a business, profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$0.00		
8b.	Interest and dividends	8b.	\$0.00		
8c.	Family support payments that you, a non-filing spouse, or dependent regularly receive	a			
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$0.00		
8d.	Unemployment compensation	8d.	\$0.00		
	Social Security	8e.	\$735.00		
	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non- cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs Income	8f.	\$17.0 <u>0</u>		
8g.	Pension or retirement income	8g.	\$0.00		
8h.	Other monthly income. Specify:	8h. +	\$0.00 +		
9. <b>Add</b>	l all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g +	-8h. 9. [	\$752.00		
	<b>Iculate monthly income.</b> Add line 7 + line 9. d the entries in line 10 for Debtor 1 and Debtor 2 or non-filing sp	10. Douse	\$752.00	=	\$752.00
Inc frie	ate all other regular contributions to the expenses that you lude contributions from an unmarried partner, members of your nds or relatives.  not include any amounts already included in lines 2-10 or amounts.	household, your	dependents, your roomr		
Spe	ecify:			11. +	\$0.00
	Id the amount in the last column of line 10 to the amount in te that amount on the Summary of Schedules and Statistical Su				\$752.00
					Combined monthly income
13. <b>D</b> c	you expect an increase or decrease within the year after you.	you file this form	?		
	Yes. Explain:				

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		Docu	ument Page 31 of 64	,	
Fill in this infor	mation to identif	y your case:			
Debtor 1	Kenneth First Name	Middle Name	Nickerson Last Name		
Debtor 2	r not realito	imadic Hamo	Luot Humo	Check if this is:	
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng
United States E	Bankruptcy Court	for the: Northern	District of Illinois (State)		howing post-petition chapter 13 the following date:
Case number (If known)				MM / DD / YYY	<u> </u>
Official	Form 10	)6 <u>J</u>			
Schedul	e J: Your	Expenses			12/15
information. If		as possible. If two married people a leeded, attach another sheet to this iion.		•	
Part 1: Des	cribe Your Ho	ousehold			
1. Is this a joi	nt case?				
No. Go	to line 2				
		- :			
Yes. Do	oes Debtor 2 IIV	e in a separate household?			
	No				
	Yes. Debtor 2	must file Official Forms 106J-2, Expel	nses for Separate Household of Debt	or 2.	
2. Do you hav	e dependents?	<b>✓</b> No			
Do not list D Debtor 2.	ebtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
expenses of	enses include f people other	<b>✓</b> No			
than yourself and dependents		Yes			
Part 2: Estil	mate Your On	going Monthly Expenses			
	of a date after th	i your bankruptcy filing date unless y ne bankruptcy is filed. If this is a sup	-		
		th non-cash government assistance cluded it on <i>Schedule I: Your Income</i>			Your expenses
	or home owner or the ground or l	rship expenses for your residence. In ot. 4.	nclude first mortgage payments and		<b>\$0.00</b>
If not incl	uded in line 4:				

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Kenneth Nickerson Case number (if known) Last Name

First Name whome Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$0.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$0.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$300.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$15.00
10. Personal care products and services	10.	\$0.00
11. Medical and dental expenses	11.	\$8.00
<ol> <li>Transportation. Include gas, maintenance, bus or train fare.</li> <li>Do not include car payments</li> </ol>	12.	\$225.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$54.00
15d. Other insurance. Specify:	15d	\$0.00
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.  Specify:	10	
	19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	200 20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues		<del></del>
255. Tomos more addoculation of confidentificant addoc	20e	\$0.00

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Fill in this information to identify your case:								
Debtor 1	Kenneth		Nickerson					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number (If known)			(,					

### Official Form 106Dec

### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	✓ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and						
4	•	40						
X	/s/ Kenneth Nickerson	*						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 12/30/2016	Date						
	MM/DD/YYYY	MM/DD/YYYY						

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Fill i	n this ir	nformati	on to identify your c	case:					
Deb	tor 1		nneth			erson			
Deb	tor 2	Fin	st Name	Middle	Name Last	t Name			
	use, if filin	ng) Fin	st Name	Middle	Name Last	t Name			
Unit	ed State	es Bankı	ruptcy Court for the:	Northern	District of				
Case (If knd	e numb own)	oer				(State)			
Of	ficia	al Fo	orm 107						Check if this is a amended filing
Sta	atem	nent	of Financia	al Affairs f	or Individua	als Filing	for Ban	kruptcy	12/1:
info	rmatio	n. If mo		ed, attach a sep				ally responsible for s ditional pages, write	
Par	t 1: G	ive De	tails About Your	Marital Status	and Where You L	ived Before			
1.	What	t is your	current marital st	atus?					
	ш.	Married Not mar							
2.	Durir	ng the la	ast 3 years, have yo	ou lived anywher	e other than where y	ou live now?			
	Ľ	No Yes. Lis	t all of the places yo	ou lived in the las	st 3 years. Do not incl	ude where you	u live now.		
	١	Debtor	1:		Dates Debtor 1 liv there	ved Debto	or 2:		Dates Debtor 2 lived there
						☐ Sa	ame as Debtor 1		Same as Debtor 1
		Number	Street		From	Numb	er Street		From To
	7	City	State	Zip Code		City	State	e Zip Code	
	_					☐ Sa	ame as Debtor 1		Same as Debtor 1
		Number	Street		From	Numb	er Street		From To
		City	State	Zip Code		City	State	e Zip Code	
3.	and ter	<i>rritories</i> ii O	nclude Arizona, Califo	omia, Idaho, Loui		exico, Puerto R		r state or territory? (Co ington, and Wisconsin.)	ommunity property states

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Debtor 1 Kenneth Nickerson Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) Wages, Wages, From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, For last calendar year: commissions, commissions, 2015 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, For the calendar year before that: commissions. commissions. (January 1 to December 31, 2014) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Gross income from Sources of income Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) \$9,000.00 From January 1 of current year until the date you filed for bankruptcy: \$9,000.00 For last calendar year: (January 1 to December 31, 2015 \$9,000.00 For the calendar year before that: (January 1 to December 31, 2014

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Nickerson Debtor 1 Kenneth Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	Kenneth			Ni	ckerson	Case number	(if known)
	First Name		Middle Name	La	st Name		
nsi com age	ders include your porations of whic	relatives; and the relatives; are relatives; and the relatives; and the relatives; are relatives; and the relatives; are relatives; and the relatives; and the relatives; are relatives; and the relatives; are relatives; and the relatives; and the relatives; are relatives; are relatives; are relatives; and the relatives; are	any general partner an officer, director, ness you operate a	s; relatives of any person in control	general partners; par , or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
<b>✓</b>	No						
	Yes. List all pay	ments to	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	Trouble the paymont
	Insider's Name						
	Number Street						
	City	State	Zip Code				
_	Insider's Name			_			
	Number Street						
	City	State	Zip Code				
	No		aranteed or cosigne at benefited an ins	-	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Debtor 1 Kenneth Nickerson Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Kenneth	Nickerson	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because you No		pank or financial institution, set off any am	ounts from your
	Yes. Fill in the details.			
		Describe the action th	e creditor took  Date action was taken	Amount
	Creditor's Name			-
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was appointed receiver, a custodian, or another officia		possession of an assignee for the benefit o	of creditors, a court-
	No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	I you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No  Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			_
		-		
	Number Street	-		
	City State Zip Code	•		
	Person's relationship to you			

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Debt	tor 1	Kenneth	Nickerson	Case number (if known)	
		First Name Middle Name	Last Name		
14.	Wit	hin 2 years before you filed for bankruptcy, c	lid you give any gifts or contrib	itions with a total value of more than \$60	0 to any charity?
		No	ma you give any gine or continue	and a man a total value of more than per	to any onanty.
	뇓	Yes. Fill in the details for each gift or contribution	ution		
	Ш	Gifts or contributions to charities	Describe what you contr	ibuted Date you	Value
		that total more than \$600	Describe what you conti	contributed	value
		Charity's Name			
		Number Street			
		Number Sueet			
		City State Zip Code			
Dart	6.	List Certain Losses			
· are	V.				
15.	Wit	hin 1 year before you filed for bankruptcy or	since you filed for bankruptcy,	did you lose anything because of theft, fir	e, other disaster, or
	gan	nbling?			
	<b>✓</b>	No			
		Yes. Fill in the details.			
		Describe the property you lost and	Describe any insurance		Value of property
		how the loss occurred	Include the amount that in pending insurance claims		lost
			A/B: Property.	on line 33 of <i>Schedule</i>	
		List Certain Payments or Transfers			
		out seeking bankruptcy or preparing a bankru ude any attorneys, bankruptcy petition preparers  No		services required in your bankruptcy.	
	✓	Yes. Fill in the details.			
			Description and value of transferred	any property Date paymen or transfer was made	t Amount of payment
		Semrad Law Firm	Attorney's Fee - 300.00	12/7/2016	\$300.00
		Person Who Was Paid			
		20 S. Clark Street  Number Street			
		28th Floor			
			_		
		Chicago Illinois 60603 City State Zip Code	_		
		·			
		Email or website address			
		Person Who Made the Payment, if Not You			
		Person Who Was Paid			
		Number Street	_		
			_		
		Oite. Chata Zin Onda	_		
		City State Zip Code			
		Email or website address			
		Person Who Made the Payment, if Not You	_		

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Debto		Kenneth		Nickerson	Case number (if known	)	
		First Name	Middle Name	Last Name			
	nelp	o you deal with your credite not include any payment or to	ors or to make payme		our behalf pay or transfe	r any property to a	inyone who promised to
	<b>✓</b>	No Yes. Fill in the details.					
•				Description and value of a transferred	ny property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
† 	he ncl	ordinary course of your bu	siness or financial aff nd transfers made as se	ecurity (such as the granting of			
'				Description and value of a property transferred		y property or eceived or debts p	Date transfer was made
		Person Who Received Trans	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person Who Received Trans	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code				
	oen	hin 10 years before you file eficiary? ese are often called asset-prof		you transfer any property to	a self-settled trust or sin	nilar device of whi	ch you are a
İ		Yes. Fill in the details.		Description and value of	the property transferred		Date transfer was made
		Name of trust					

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Debtor 1 Kenneth Nickerson Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number

City

State

State

Zip Code

City

Zip Code

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Debtor 1 Kenneth Nickerson Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Kenneth			Nickerson	Case nu	umber (if k	nown)		
		First Name		Middle Name	Last Name					
26.		e you been a part	y in any judic	ial or administi	rative proceeding under	r any environmental	law? Inc	lude settlem	nents and orde	ers.
		Yes. Fill in the det	ails.							
					Court or agency	ı	Nature of	the case		Status of the case
		Case title								Pending
					Court Name					On appeal
		Case number			NumberStreet					Concluded
					City State	Zip Code				
Part	11:	Give Details Al	oout Your E	Business or Co	onnections to Any Bu	ısiness				
27.	With	nin 4 years before	you filed for	bankruptcy, dic	d you own a business or	have any of the follo	owing co	nnections to	any business	?
		A sole propri	etor or self-e	mployed in a tra	ade, profession, or othe	r activity, either full-t	time or pa	art-time		
		A member of	f a limited liab	ility company (L	LC) or limited liability pa	artnership (LLP)				
		A partner in a	a partnership	)						
		An officer, di	rector, or ma	naging executiv	e of a corporation					
		An owner of	at least 5% c	of the voting or e	equity securities of a cor	poration				
	_	<u> </u>		0 1 5 140						
	⊻	No. None of the a								
	Ш	Yes. Check all tha	at apply abov	ve and fill in the	details below for each I	business.				
					Describe the nat	ure of the business			dentification n cial Security n	
		Business Name						EIN:		
		Number Street			_			Dates husin	ness existed	
					Name of account	ant or bookkeeper		Dates Dasii	icos caisteu	
		City	State	Zip Code				From	To	
					Describe the net			Familian Is	J 1:6: 1:	b.u.D.u.at
					Describe the nati	ure of the business			dentification n cial Security n	
		Business Name			_			EIN:		
		Number Street			_			Dates busin	ness existed	
		City	State	Zip Code	Name of account	ant or bookkeeper		_	_	
		City	State	Zip Code				From	To	
					Describe the nat	ure of the business			dentification n	
								EIN:	nai Security in	umber of TTIN.
		Business Name								
		Number Street			Name of account	ant or bookkeeper		Dates busin	ness existed	
		City	State	Zip Code		or bookkooper		From	To	

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Debt	or 1 Kenneth			Nickerson	Case number (if known)	
	First Name		Middle Name	Last Name		
	creditors, or		or bankruptcy, did yo	u give a financial stateme	nt to anyone about your business? Include all financial institutions,	
	✓ No Yes. Fill i	n the details below				
				Date issued		
	Name			MM/DD/YYYY		
	Number	Street		_		
	City	State	Zip Code	_		
Part	12: Sign Be	low				
tı	I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
		/s/ Kenneth N Signature of Deb			Signature of Debtor 2	
		Signature of Deb	01 1		Date	
		Date 12/30/2016			Jaco	
D	id you attach	additional pages	o Your Statement of	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?	
	No Yes					
D	id you pay or	agree to pay some	one who is not an at	torney to help you fill out b	ankruptcy forms?	
_	No No	,		, , ,		
	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	

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B 203 (12/94)

### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re	Kenneth Nickerson		Case No.	
_	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF C	COMPENSATIO	N OF ATTORNEY F	OR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fe compensation paid to me within one y rendered or to be rendered on behalf o	ear before the filing of the p	petition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to acc	ept		\$2,900.00
	Prior to the filing of this statement I ha	ave received		\$300.00
	Balance Due			\$2,600.00
2	. The source of the compensation paid t	to me was:		
	<b>✓</b> Debtor	Other (specify)		
3	. The source of the compensation paid t	to me is:		
	<b>✓</b> Debtor	Other (specify)		
4	I have not agreed to share the abomembers and associates of my law	ve-disclosed compensation v firm.	with any other person unless the	y are
	I have agreed to share the above-or members or associates of my law the people sharing in the compens	firm. A copy of the agreeme		
5	. In return for the above-disclosed fee, I a. Analysis of the debtor's financi bankruptcy;		service for all aspects of the bank advice to the debtor in determining	
	b. Preparation and filing of any pe	etition, schedules, statemen	nts of affairs and plan which may b	e required;
	c. Representation of the debtor a	t the meeting of creditors ar	nd confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debtor in	adversary proceedings and	d other contested bankruptcy matt	ers;
6	. By agreement with the debtor(s), the al	oove-disclosed fee does no	t include the following services:	
		CERTIFICA	ATION	
	I certify that the foregoing is a complete tor(s) in this bankruptcy proceedings.	statement of any agreemen	t or arrangement for payment to m	ne for representation of the
	12/30/2016		/s/ Mike Miller	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1 717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

		filing fee administrative fee
+	<u> </u>	
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to:
<a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Nickerson, Kenneth	Case No	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFIC	ATION OF CREDITOR MAT	TRIX
T knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tr	rue and correct to the best of their
Date:	12/30/2016	/s/ Nickerson, Ke Nickerson, Kenn Signature of Dek	eth

CHASE CARD PO BOX 15298 WILMINGTON , 19850

I C SYSTEMS INC PO BOX 64378 SAINT PAUL , 55164

City of Chicago Department of Revenue 121 North LaSalle Street Chicago , 60602

Social Secuirty 1500 Woodlawn Drive Office of Central Operations Baltimore , 21241

Verizon Wireless - Bankruptcy 500 Technology Drive, Suite 550 Saint Charles , 63304

Fingerhut 6250 Ridgewood Road St. Cloud , 56303 12/6/2016

B 203 (12/94)

### **UNITED STATES BANKRUPTCY COURT**

Northern District of Illinois

n re	Kenneth Nickerson		Case No.				
-	Debtor			(if known)			
			Chapter	Chapter 13			
	DISCLOSURE OF	COMPENSATION	OF ATTORNEY F	OR DEBTOR			
1	. Pursuant to 11 U.S.C. § 329(a) and I compensation paid to me within one rendered or to be rendered on beha	Fed. Bankr. P. 2016(b), I certify:	that I am the attorney for the ab-	ovenamed debtor(s) and that			
	For legal services, I have agreed to			\$2,900.00			
	Prior to the filing of this statement I h	\$300.00					
	Balance Due			\$2,600.00			
2	. The source of the compensation paid	d to me was:					
	Debtor	Other (specify)					
3	. The source of the compensation paid	d to me is:					
	Debtor	Other (specify)					
4	I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.  I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.  In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;						
5							
	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;						
	c. Representation of the debtor	at the meeting of creditors and	confirmation hearing, and any	adjourned hearings thereof;			
	d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;						
6.	By agreement with the debtor(s), the	above-disclosed fee does not i	include the following services:				
·····							
		CERTIFICATION					
debt	certify that the foregoing is a complete or(s) in this bankruptcy proceedings.	statement of any agreement o	or arrangement for payment to n	ne for representation of the			
	12/6/2016		/s/ Chad Mizelle				
	Dale		Signature of Attorney				
			Semrad Law Firm				
			Name of law firm				

4.1.

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$2,900.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$300.00 toward the flat fee, leaving a balance due of \$2,600.00; and \$77.00 for expenses, leaving a balance due of \$2,987.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	12/6/2016	
Signed:	<b>D</b> of o	
/s/ Kenn	eth Nickerson Annellh Adherson	
		Is/ Chad Mizelle
Debtor(s	5)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Local Bankruptcy Form 23c

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Debtor 1 Kenneth First Name	Middle Name	Nickerson Ca	ase number ((fknown)	
Parties Answer These Qu	estions for Reporting Purpose	****		
16. What kind of debts do you have?  17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primarily money for a business or No. Go to line 16c. Yes. Go to line 17.  16c. State the type of debts your debts your debts your debts your debts your debts. I am filing under Chapter expenses are paid that for No.	y business debts? Busines investment or through the output owe that are not consumpter 7. Go to line 18.	emily, or household  as debts are debts the operation of the bus her debts or busines	purpose."  at you incurred to obtain iness or investment.  s debts.
18. How many creditors do you estimate that you owe?	7 1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,000 10,001-25,000	Green of Branch	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$5 \$50,000,001-\$1 \$100,000,001-\$	0 million C	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be? Pant7t Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 \$10,000,001-\$50 \$50,000,001-\$10 \$100,000,001-\$8	0 million 7	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  **  /s/ Kenneth Nickerson   March   Signature of Debtor 2    Executed on   12/6/2016   Executed on			
	MM / DD .			MM / DD / YYYY

Supplied to the supplied to th

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Fill in this info	rmation to identify yo	ur case:		
Debtor 1	Kenneth		Nickerson	
	First Name	Middle Name	Last Name	W
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court for t	he: Northern	District of Illinois	
Coop number			(State)	MMOON MARKANANANANANANANANANANANANANANANANANANA
Case number (If known)	<del></del>			
				Check if this is an
Official	Form 1061	Dec		amended filing
***************************************	***************************************	<del></del>		·
Declarat	ion Apout a	n Individual Debto	or's Schedule	<b>PS</b> 12/15
If two married	people are filing tog	ether, both are equally respons	sible for supplying corre	rect information.
money or brob	1341, 1519, and 357	iection with a bankruptcy case	can result in fines up to	Making a false statement, concealing property, or obtaining to \$250,000, or imprisonment for up to 20 years, or both. 18
Did you p	ay or agree to pay so	omeone who is NOT an attorney	to help you fill out bar	ankruptcy forms?
V No				
Yes.	Name of person		Attach Bankruptcy Signature (Official I	sy Petition Preparer's Notice, Declaration, and I Form 119).
X /s/ Kenno Signature of Date 12/6	are true and correct eth Nickerson WM of Debtor 1 /2016	clare that I have read the summ the summan of the summan o	<b>X</b> Signatur  Date	ure of Debtor 2
MM.	/DD/YYYY		M	MM/DD/YYYY

4.4.

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Debtor 1	Kenneth		Nickerson	Case number (It known)
	First Name	Middle Name	Last Name	The state of the s
28. Wil	thin 2 years before y editors, or other part No Yes. Fill in the detai	165.	ou give a financial state	nent to anyone about your business? Include all financial institutions,
Aparentage	•		Date issued	
	Name		MM/DD/YYYY	<del></del>
	Number Street		eren	
	City	State Zip Code		•
Part 12:	Sign Below			
HWC	nkruptcy case can re	stanu that making a faise sta	itement, concesiina nror	ments, and I declare under penalty of perjury that the answers are lerty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature	s of Deptor 1		Signature of Debtor 2
	Date 12.	/6/2016		Date
Did y	ou attach additional	pages to Your Statement of	Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
<u> </u>	io 'es			
Did y	ou pay or agree to p	ay someone who is not an at	torney to help you fill out	bankruptcy forms?
<b>V</b>	io			
, J	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

H.M.

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### UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

in re:	Nickerson, Kenneth	Case No	
	Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIF	FICATION OF CREDITOR MATE	RIX
T) knowledge	he above named Debtors hereby ve e.	rify that the attached list of creditors is true	e and correct to the best of their
Date:	12/6/2016	/s/ Nickerson, Ken	neth-Kennath Makinson
		Nickerson, Kennett	1

H.M.

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Debt		Kenneth		Nickerson	Car	se number <i>(if known)</i>	
	İ	First Name	Middle Name	Last Name	Va:	se itutiliser (irknown)	
16.	5. Calculate the median family income that applies to you, Follow these steps:						
		. Fill in the state in which you		Illinois	<del></del>		
	16b. Fill in the number of people in your household.						
	16c. Fill in the median family income for your state and size of household  To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office,					\$50,133.00	
17.	Hov	v do the lines compare?	,	TO THE PERIOR ROLL	may also be avail	able at the bankruptcy clerk's office,	
	17a.	Line 15b is less than or under 11 U.S.C. § 1325	equal to line 16c. On 5(b)(3). <b>Go to Part 3.</b>	the top of page 1 of th Do NOT fill out <i>Calcul</i>	nis form, check bo ation of Disposabl	x 1, Disposable income is not determined le Income (Official Form 122C-2).	
	17b	Line 15b is more than lin U.S.C. § 1325(b)(3). Go form, copy your current	to Part 3 and the ou	t Calculation of Dien	heck box 2, <i>Dispo</i> osable Income (I	osable income is determined under 11 Official Form 122C-2). On line 39 of that	
Pani	3 <b>9</b> C	Calculate Your Commitm	nent Period Unde	r 11 U.S.C. §1325	(b)(4)		
18.	Cop	y your total average monthl	y income from line 1	1.			\$17.00
19.	Ded com	uct the marital adjustment mitment period under 11 U.S.	if it applies. If you are C. § 1325(b)(4) allow:	e manied, your spous s you to deduct part o	e is not filing with f your spouse's in	you, and you contend that calculating the come, copy the amount from line 13.	ψ17.00
	19a.	If the marital adjustment does	s not apply, fill in 0 on	line 19a.			-\$0.00
		Subtract line 19a from line					\$17.00
20,	Calc	ulate your current monthly	income for the year.	Follow these steps:			
	20a.	Copy line 19b.					\$17.00
		Multiply by 12 (the number of	f months in a year).				x 12
	20b.	The result is your current mor	othly income for the ye	ear for this part of the	orm.		\$204.00
	20c.	Copy the median family incor	ne for your state and s	size of household fron	ı line 16c.		\$50,133.00
21.	How	do the lines compare?					
	<b>V</b>	Line 20b is less than line 20c. commitment period is 3 years.	Unless otherwise orde Go to Part 4,	ered by the court, on t	ne top of page 1 o	of this form, check box 3, The	
		ine 20b is more than or equal 4, <i>The commitment period is t</i>	l to line 20c. Unless of 5 <i>years</i> . Go to Part 4.	therwise ordered by th	e court, on the to	p of page 1 of this form, check box	
art 4	s	ign Below					
	p	By signing here I dodoro undo					
	_	-) vigning note, i decide diffe	n penalty or penjury in	at the information on t	his statement and	in any attachments is true and correct.	
		X /s/ Kenneth Nickerson	Kemeth Nie	leur 1			
		Signature of Debtor 1	, ,		Signature of Deb	tor 2	
		Date 12/6/2016 MM/DD/YYYY			Date MM/DD/Y	<del>~~</del>	
	If you checked 17a, do NOT fill out or file Form 122C-2.  If you checked 17b, fill out Form 122C-2 and file it with this form, On line 39 of that form, copy your current monthly income from line 44.						

K. N.